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IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF PUERTO RICO

IN RE:

MARITZA RIVERA SIERRA

XXX-XX-7106

Debtor(s)

CASE NO. 03-03396 BKT

Chapter 13

FILED & ENTERED ON 10/10/2008

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge.
IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11,
United States Code, (the Bankruptcy Code).

San Juan, Puerto Rico, this 10 day of October, 2008.


Brian K. Tester
U. S. Bankruptcy Judge

cc: All creditors

SEE THE BACK THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain *community property* owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay any damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- a. Debts for most student loans;
- b. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- c. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- d. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due; and
- e. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0104-3
Case: 03-03396

User: montalvom
Form ID: pdf001

Page 1 of 1
Total Served: 28

Date Rcvd: Oct 10, 2008

The following entities were served by first class mail on Oct 12, 2008.

db +MARITZA RIVERA SIERRA, VILLA GRILLASCA, CALLE EDUARDO CUEVAS 2033, PONCE, PR 00717-0588
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,
SAN JUAN, PR 00918
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
ust +EDWARD A. GODOY, OFFICE OF THE U. S. TRUSTEE, OCHOA BUILDING, 3RD FLOOR,
500 TANCA STREET, SUITE 301, SAN JUAN, PR 00901-1938
ust +JOSE CARLOS DIAZ-VEGA, U.S. Trsutee, Ochoa Building, 500 Tanca Street, Suite 301,
San Juan, PR 00901-1938
ust +MARIA DE LOS ANGELES GONZALEZ, OFFICE OF THE US TRUSTEE, OCHOA BUILDING,
500 TANCA ST SUITE 301, SAN JUAN, PR 00901-1938
ust +MONSITA LECAROS ARRIBAS, OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING,
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
ust +MONSITA LECAROS ARRIBAS (MM), OFFICE OF THE US TRUSTEE, OCHOA BUILDING,
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
ust +NANCY PUJALS, OFFICE OF THE US TRUSTEE, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
ust +OFFICE U.S. TRUSTEE, EXECUTIVE OFFICE OF THE US TRUSTEE, 500 TANCA STREET, SUITE 301,
SAN JUAN, PR 00901-1938
ust WIGBERTO LUGO MENDER, LUGO MENDER&CO, CENTRO INTERNACIONAL DE MERCADEO,
CARR 165 TORRE I SUITE 501, GUAYNABO, PR 00968
1809230 AMERICAN EXPRESS, PO BOX 1270, NEWARK, NJ 07101 1270
1809231 AMERICAN EXPRESS TRS CO INC, BECKET & LEE LLP, PO BOX 3001 DEPT, MALVERN, PA 19355-0701
1809222 +BANCO BILBAO VIZCAYA, PO BOX 364745, SAN JUAN, PR 00936-4745
1809229 BANCO BILBAO VIZCAYA, DEPT DE HIPOTECAS, PO BOX 3671397, SAN JUAN, PR 00936 8497
1809221 BANCO BILBAO VIZCAYA ARGENTARIA PR, ANGEL M VAZQUEZ BAUZA ESQ, PO BOX 191017,
SAN JUAN, PR 00919-1017
1809228 CELULARES TELEFONICA, PO BOX 70366, SAN JUAN, PR 00936 8366
1809224 FIRSTBANK-WESTERN AUTO, PO BOX 9146, SAN JUAN, PR 00908-0146
1809223 +HOUSEHOLD BANK [SB] ROOMS TO GO, ECASSETTLEMENT CORP, 3936 E FT LOWELL ROAD SUITE 200,
TUCSON, AZ 85712-1083
1809227 +K MART, HOUSEHOLD RETAIL SERVICES INC, DEPARTMENT 7680, CAROL STREAM, IL 60116-0001
1809226 +ROOMS TO GO RM, PO BOX 7010, ANAHEIM, CA 92850-7010
1809225 SEARS, PO BOX 183081, COLUMBUS OH 43218-3081
1809219 +SEARS ROEBUCK DE PR, PO BOX 71204, SAN JUAN, PR 00936-8704
2384017 +UNIVERSAL INSURANCE, PO BOX 9023862, SAN JUAN PR 00902-3862
1809232 WESTERN AUTO, PO BOX 11853, SAN JUAN, PR 00910 3853

The following entities were served by electronic transmission on Oct 10, 2008.

1809220 E-mail/PDF: bankruptcyverizonwireless@afninet.com Oct 10 2008 20:47:09 VERIZON WIRELESS,
SANDRA E TORRES ESQ, PO BOX 360998, SAN JUAN, PR 00936-0998

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

ust* +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2008

Signature:

